

SME DATA & PRIVACY PROTECTION INSURANCE

Important Notice:

If your consolidated total annual revenue is more than S\$5,000,000, you are not eligible for this SME offer. Please contact **Andrew Lai** from **Phillip Securities** (broker for Straits Interactive Programme) for separate underwriting.

SECTION 1: POLICY COVERAGE

POLICY LIMIT AND BENEFIT (INSURING CLAUSES)

Revenue (based on past 12 months revenue) <i>Figures listed below are in Singapore Dollars</i>	Limit of Liability
Up to \$5,000,000	\$250,000
Crisis Management	
1.1.1 Data Forensic Expenses	Full Limit
1.1.2 Breach Consultation Costs	Full Limit
1.1.3 Costs to Restore	Full Limit
1.1.4 Breach Response (Notification, Credit, and ID Monitoring)	Full Limit
1.1.5 Public Relations	Full Limit
Business Interruption	
1.2 Business Interruption (8 hours waiting period)	Full Limit
First Party Coverage	
1.3.2 Network Extortion Coverage	Full Limit
Third Party Liability	
1.4.1 Third Party Liability	Full Limit
1.4.2 Regulator Liability	Full Limit
1.4.3 Investigation Liability	Full Limit
1.4.4 PCI DSS Cover	\$100,000
1.4.5 Consumer Redress Fund	Full Limit
Automatic Extensions	
2.4 Personal Reputation Cover	Full Limit
Policy Conditions	
Continuity Date	Policy Inception Date
Retroactive Date	Policy Inception Date
Territory/Jurisdiction	Worldwide
Period of Insurance	12 Months
Defence Costs	Part of the Limit of Liability (via endorsement)

SECTION 2: CRITERIA

Important Notice: You are only eligible for this SME offer should your company satisfies all the underwriting criteria listed below:

1. Your Business (including your subsidiaries) are not in the following sectors:
 - i. Social Networking Sites/Portals
 - ii. Adult Networking Sites/Portals
 - iii. Adult Entertainment Providers or Sites
 - iv. Online Trading Platform (100% online reliant and cannot trade without an operational website or platform to transact business)
 - v. Data Aggregators
 - vi. Online Gambling Operators
 - vii. Digital Currency Exchanges
 - viii. Credit or Debit Card Processors
2. Security Controls – Your business (including your subsidiaries) have controls in place for:
 - i. System security controls such as anti-virus, firewall or equivalent protection
 - ii. Access security such as passwords for all employees and other users with privileged access
3. Backup and Recovery – Your business (including your subsidiaries) have data backup and recovery procedures
4. Geographical Presence and Revenue –
 - i. Your Company is based in Singapore and do not have any operations in USA/Canada/UK/Europe
5. Network Link - Your business network (including your subsidiaries) is not connected to your parent's or any main franchise's network
6. Loss History and Circumstance –
 - i. Your business (including your subsidiaries) have not sustained any single loss or losses, including any fines, of a type that would be covered by a cyber/data protection insurance policy
 - ii. You (including your subsidiaries) do not have knowledge of any act, omission, fact, event or circumstance that may give rise to a loss under this proposed insurance offer